

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION (DETROIT)**

In the Matter of:

DAVID J. KWIATKOWSKI,

Chapter 13

Case No. 10-71359

Hon. THOMAS J. TUCKER

Debtor.

\_\_\_\_\_ /

**OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

NOW COMES Summit Group Holdings, LLC, creditor herein, by and through its attorney, STILLMAN LAW OFFICE by Renee V. Cooper, and hereby objects to confirmation of the above-named Debtor's Chapter 13 Plan filed October 19, 2010, for the following reasons:

1. The Debtor testified at the First Meeting of Creditors that he has an ownership interest in several businesses that are presently operating and generating income. However, the Debtor does not list income or property ownership interest derived from said ownership interests.
2. The Debtor claimed monthly expenses on Schedule J which are inconsistent with the information provided in the Debtor's Statement of Financial Affairs and filed Schedules.
3. The amount being offered in the plan to unsecured creditors is zero percent. Based upon the above, the plan has not been proposed in good faith, which is in violation of 11 U.S.C. 1325 (a) (3).

WHEREFORE, Creditor Summit Group Holdings, LLC prays that this Court deny confirmation of the Debtor's Chapter 13 Plan, dismiss the case, and provide such further relief as is justified by the circumstances.

**STILLMAN LAW OFFICE**

/s/ Renee V. Cooper

**Renee V. Cooper (P72589)**

**Attorney for Creditor Summit Group Holdings, LLC**

**7091 Orchard Lake Road, Suite 270**

**West Bloomfield, MI 48322**

**(248) 855-7659**

**Dated: December 24, 2010**

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION (DETROIT)**

In the Matter of:

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**CERTIFICATE OF SERVICE**

Renee V. Cooper hereby states that she is the attorney for Creditor Summit Group Holdings, LLC, and that on December 24, 2010 she did electronically file an Objection to Confirmation with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

Brian D. Rodriguez, Attorney for the Plaintiff

Tammy L. Terry, Chapter 13 Trustee

Office of the U. S. Trustee

And I further state that I have served the above referenced pleading on non-ECF interested parties, by clearly addressing as stated with sufficient postage thereon and mailing in a mailbox from the City of West Bloomfield, Michigan

**STILLMAN LAW OFFICE**

/s/ Renee V. Cooper

**Renee V. Cooper (P72589)**

**Attorney for Summit Group Holdings, LLC**

**7091 Orchard Lake Road, Suite 270**

**West Bloomfield, MI 48322**

**(248) 855-7659**

**rcooper@stillmanlaw.com**

Dated: December 24, 2010